

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

EVA MARISOL DUNCAN,

Plaintiff,

V.

JPMORGAN CHASE BANK, N.A.,

Defendant.

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**CIVIL ACTION NO. 5:14-cv-00912-FB-
JWP**

JURY TRIAL DEMANDED

NOTICE OF FILING OF OBJECTION OF MONICA LEWIS

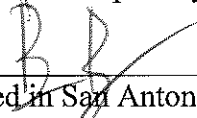
TO THE HONORABLE MAGISTRATE JUDGE JOHN W. PRIMOMO:

Now comes Class Counsel and files the “Objection” of Monica Lewis which was received by Class Counsel on March 24, 2016. The “Objection” has not been docketed by the Court, so Class Counsel is not sure that it was received by the Court. It is attached hereto.

Class Counsel further advises the Court that one of Class Counsel, Mr. Bingham, spoke with Ms. Lewis prior to the time she filed the objection. Ms. Lewis reported that Chase had foreclosed its lien on her condominium in Chicago, and that she had become homeless as a result. She had somehow received the notice of the settlement, but did not believe that the settlement was sufficient to compensate her for all the wrongs she alleged that Chase had committed against her. She also said that Chase was “harassing” her to pay for the deficiency amount that had resulted from the foreclosure, which she indicated to be about \$70,000. Mr. Bingham informed Ms. Lewis that if she owed money to Chase, she would not be in this class, because if she owed money to Chase, it is permissible for Chase to access her credit report. Mr. Bingham also assured Ms. Lewis that the settlement of the Duncan case would release only the FCRA account review claim, and not any other claims that she thought she might have against

Chase. After learning that Ms. Lewis, who has a professional background working for a Chicago area college, had access to a computer at a library, Mr. Bingham gave Ms. Lewis the website to the National Association of Consumer Advocates so that she might retain an attorney for her "other claims" against Chase. Ms. Lewis said that she was still going to attend the hearing in San Antonio and "present her case to the judge" if she could borrow the money for travel. That conversation, which was quite lengthy, ended with Mr. Bingham promising to call Ms. Lewis back in a few days after he could determine whether Chase claimed that money was owed to it by Ms. Lewis. The evening after the call Mr. Bingham realized that the "collection letter" that Ms. Lewis had received might have been a letter reporting debt forgiveness after the foreclosure sale, and enclosing an IRS form 1099-C. Jennifer McLaughlin, Mr. Bingham's legal assistant called Ms. Lewis within a day or two and asked Ms. Lewis if the letter she was referring to had the numbers "1099" on it. She confirmed that the letter did reference "1099", but also said that she had retained an attorney to object to the settlement, so communication with her ceased. Mr. Bingham nor any of the other class counsel have received any communication from an attorney purporting to represent Ms. Lewis. When Ms. Lewis letter "objection" was received, it in fact included the IRS 1099-C reference, indicating that Ms. Lewis' debt to Chase appears to have been forgiven, and the letter was not a collection letter from Chase.

I swear under penalty of perjury that the above statements are true and correct.



Signed in San Antonio, Texas April 4, 2016,
Ben Bingham

Respectfully Submitted,

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Attorneys at Law
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By: /s/ Charles Riley
CHARLES RILEY
State Bar No. 24039138
Co-Class Counsel

CERTIFICATE OF SERVICE

The undersigned hereby certifies that the foregoing was electronically filed with the Clerk of Court using the CM/ECF system, which automatically serves e-mail notification of such filing to the following counsel of record on this 5th day of April, 2016, and a true and correct copy of the above and forgoing has therefore been served on the following counsel of record for the Defendant at the e-mail addresses listed hereunder:

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llewis@qslwm.com
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In addition, the undersigned hereby certifies that the foregoing was served upon the objecting parties/amicus curiae named herein below via the methods indicated hereunder, on April 4, 2016:

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Barbara Ellis
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Amicus Curiae
Via electronic mail

/s/ Charles Riley
Charles Riley
Co-Class Counsel

*Myra Lewis
P.O. Box 2582
Bridgetown, Barbados*

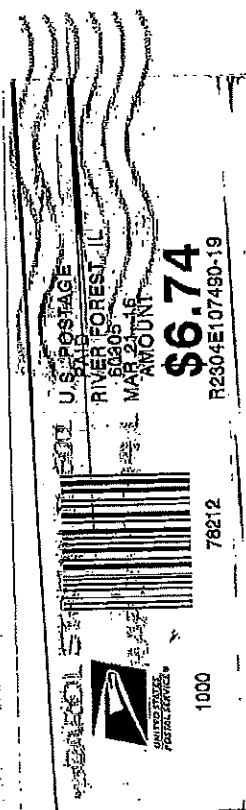
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE
CERTIFIED MAIL®



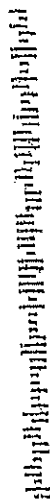
7015 1520 0001 9840 4694

**RETURN RECEIPT
REQUESTED**

78212463719



*Benjamin R. Birmingham
Big Horn & Lea Co
319 Maverick Street
San Antonio, Texas 78222*



Memorandum

From: Monica Lewis P.O. Box 2582 Bridgeview, Illinois 60455	Date: March 19, 2016
To: Chase FCRA Settlement Claims Administrator P.O. Box 43389 Providence, RI 02940-3389 Clerk of Court United States District of Western District Court of Texas San Antonio Division located at John H. Wood Jr. US Court House Building 655 East Cesar E. Chavez Blvd San Antonio, Texas 78206 Benjamin R. Bingham ESQ Bingham & Lea P.C. 319 Maverick Street San Antonio, Texas 78212 Noah Levine ESQ Willmer Cutler Pickering Hale and Dorr LLP 7 World Trade Center New York, New York 10007	Subject: Official Notice of Proposed Class Action Settlement and Fairness Hearing

Please
Respond
For Your
Information

<input checked="checked" type="checkbox"/>
<input checked="checked" type="checkbox"/>

Rush
Special
Attention

<input checked="checked" type="checkbox"/>
<input checked="checked" type="checkbox"/>

Memorandum

From: Monica Lewis P.O. Box 2582 Bridgeview, Illinois 60455	Date: March 19, 2016
To: Benjamin R. Bingham ESQ Bingham & Lea P.C. 319 Maverick Street San Antonio, Texas 78212	Subject: Official Notice of Proposed Class Action Settlement and Fairness Hearing

Please
Respond
For Your
Information

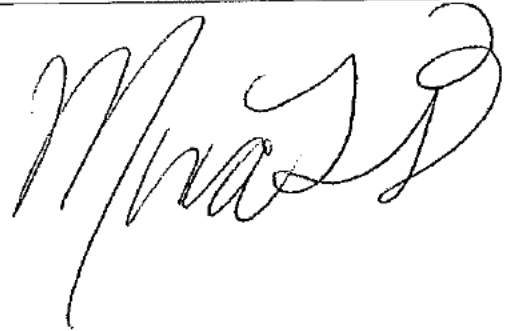
<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>

Rush
Special
Attention

<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>

Memo

I am settlement class member Claim# JPD-11364031601-1362257 my reasons to object to final approval of \$10.00 due to inconsistencies and challenges of \$70,000 account review inquiry (██████1261) and due to my hardship I had to face. I want to know if the court will grant me an opportunity to appear on 4/27/16 at 9:30am Central Standard Time for the final approval settlement of this class action lawsuit. I can be reach at 317-840-8589.





3415 VISION DRIVE OH4-7214
COLUMBUS OH 43219-6009

Tax Year 2014 Form 1099-C Cancellation of Debt (Copy B)

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.

Debtor's Information

00524 TASD 1Z1 8315 - 000000 2993 MT (00.350)



MONICA LEWIS-MCGILL
PO BOX 2582
BRIDGEVIEW, IL 60455-6582

Creditor's Information

Federal ID Number: 350
JPMORGAN CHASE BANK, N.A.
HOME LENDING

Form 1099-C Questions

Phone Support: 1-800-848-9135

Debtor's ID Number: [REDACTED]

Corrected as of 03/23/2015

Summary of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Box	Description	Amount	Box	Description	Amount
1.	Date of identifiable event	06/19/2014	5.	Was borrower personally liable for repayment of the debt?	Yes
2.	Amount of debt discharged	\$53,696.82	6.	Identifiable event code	G
3.	Interest If included in box 2	\$0.00	7.	Fair market value of property	\$70,000.00
4.	Debt Description	720 N AUSTIN BLVD., #303 OAK PARK, IL			

Details of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Account Number	Box #1 Date of Identifiable event	Box #2 Amount of debt discharged	Box #3 Int. included in box 2	Other Boxes
1261 MORTGAGE	06/19/2014	\$53,696.82	\$0.00	#4 Debt description 720 N AUSTIN BLVD., #303 OAK PARK, IL #5 If yes, the debtor was personally liable for repayment of the debt Yes #6 Identifiable event code G #7 Fair market value of property \$70,000.00